

ABSTRACT OF THE DISCLOSURE

One aspect of the invention is a method for receiving a financial transaction request in the form of a paging message and processing the financial transaction request according to a specific set of instructions. The method may include the steps of receiving a financial transaction request in the form a paging message, processing the financial transaction request to determine if sufficient funds are available to execute the transaction, executing the financial transaction, sending a transaction confirmation message in the form of a paging message, and generating an ACH file that includes the requested financial transaction. Another aspect of the invention is a transaction processor system adapted receive and process financial transactions requests by using the steps described above. Yet another aspect of the invention is a computer program product suitable for execution on a general purpose computer, wherein the computer program product comprises instructions for receiving and processing financial transaction requests according to the steps described above.